

REMARKS

The Office Action dated July 8, 2008, has been received and carefully considered. In this response, claims 1, 20, 39, 58, 60 and 67 have been amended. New claim 69 has been added. No new matter has been added. Entry of the amendments to claims 1, 20, 39, 58, 60 and 67 is respectfully requested. Reconsideration of the outstanding objections/rejections in the present application is also respectfully requested based on the following remarks.

I. THE EXAMINER INTERVIEW

At the outset, the undersigned thanks the Examiner for the courtesies extended during the interview conducted on October 24, 2008, during which claim amendments were discussed which would overcome the pending rejections. In particular, the Examiner and undersigned agreed that the features incorporated in the claim amendments reflected herein are not disclosed -- either alone or in combination -- by the references of record.

II. THE OBVIOUSNESS REJECTION OF CLAIMS 1-68

On page 6 of the Office Action, claims 1-68 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Atkins (U.S. Patent No. 5,644,727) in view of Phillip, Storms, "Using Mortgage Credit to Achieve Client Objectives," considered with Hinds, "Making the Most of Fast-Falling Mortgage Rates," NY Times, Late City Final Edition ED, Col. 2, page 1, June 30, 1985, Dialog file 471, Acc. No. 01055037. This rejection is hereby respectfully traversed.

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest

all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Although Applicant does not agree with the pending rejections, Applicant has nonetheless amended each of the independent claims to clarify the claimed systems and methods and better distinguish the cited references as agreed with the Examiner during the interview held on October 24, 2008. For example, Applicant has amended independent claim 1 to further recite a "multi-level output" that is not disclosed -- alone or in combination -- by the cited references. As reflected in the claims as amended, the multi-level output is selectable by the user and comprises: (1) a first level output interface comprising at least one comparison area, wherein each of the at least one comparison area comprises a current product portion providing particulars on a current user financial product, and a proposed product portion providing particulars on the at least one determined credit financing opportunity that meets the user's objective, and (2) a second-level output interface comprising at least one proposed consolidation opportunity that meets the user's objective, wherein the at least one consolidation opportunity consolidates the user's current debt to meet the user's objective, and wherein the second-level output is presented to the user upon the user initiating an icon included in the first-level output.

Applicant respectfully submits that none of the cited references -- alone or in combination -- teaches or suggests any feature or functionality that even remotely comprises a multi-level output is selectable by the user and comprises: (1) a first level output interface comprising at least one comparison area, wherein each of the at least one comparison area comprises a current product portion providing particulars on a current user financial product, and a proposed product portion providing particulars on the at least one determined credit financing

opportunity that meets the user's objective, and (2) a second-level output interface comprising at least one proposed consolidation opportunity that meets the user's objective, wherein the at least one consolidation opportunity consolidates the user's current debt to meet the user's objective, and wherein the second-level output is presented to the user upon the user initiating an icon included in the first-level output. For at least this reason, therefore, Applicant respectfully submits that claim 1 is allowable over the cited references.

Applicant respectfully submits that each of independent claims 20, 39, 58, 60 and 67 are allowable at least for the reasons set forth above.

Claims 2-19, 21-38, 40-57, 59, 61-66 and 68 are dependent upon independent claim 1, 20, 39, 58 or 60. Thus, since independent claim 1, 20, 39, 58, 60 and 67 should be allowable as discussed above, claims 2-19, 21-38, 40-57, 59, 61-66 and 68 should also be allowable at least by virtue of their dependency on independent claim 1, 20, 39, 58 or 60. Moreover, these claims recite additional features which are not claimed, disclosed, or even suggested by the cited references taken either alone or in combination. For example, claim 68 recites the method of claim 1 wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective. Applicants respectfully submit that neither Atkins nor Philip Storms -- alone or in combination -- teach or suggest the method of claim 1 wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-68 be withdrawn.

III. CONCLUSION

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time and new claim fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

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